



Order Filed on February 3, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1**

DENISE CARLON, ESQUIRE  
KML LAW GROUP, PC  
Sentry Office Plaza  
216 Haddon Ave., Suite 406  
Westmont, NJ 08108  
(609)250-0700  
[dcarlon@kmlawgroup.com](mailto:dcarlon@kmlawgroup.com)  
Attorneys for MidFirst Bank

In Re:

Steven Jones

Case No.: 13-30816-KCF

Adv. No.:

Hearing Date: November 12, 2015 @  
11:00am

Judge: Kathryn Ferguson

**AMENDED ORDER REGARDING CURING OF ARREARS OUTSIDE THE CHAPTER  
13 PLAN RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT  
FOR AN ORDER TO VACATE STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED**

**DATED: February 3, 2017**

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

Debtor:

Steven Jones

Case No.:

13-30816-KCF

Caption:

**AMENDED ORDER REGARDING CURING OF ARREARS OUTSIDE  
THE CHAPTER 13 PLAN RESOLVING SECURED CREDITOR'S  
CERTIFICATION OF DEFAULT FOR AN ORDER TO VACATE STAY**

This matter having been brought before the Court by KML Law Group, PC, attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a certification of default for motion to vacate the automatic stay as to real property located at 1053 Robin Court, Green Brook, NJ 08812, and it appearing that the notice of said certification was properly served upon all parties concerned and this Court having considered the representations of attorneys for the Secured Creditor and Bruce C. Truesdale, attorney for Debtor, and it appearing that the Debtor is in arrears, outside the Chapter 13 Plan, to the aforesaid Secured Creditor, for payments and accumulated late charges due from March 2015, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** Debtor is in arrears outside the plan to Secured Creditor for \$9,177.86, which is comprised of regular payments from March through December (3 @ \$654.40; 7 @ 714.13); stipulation payments from the previous cure order (5 @ \$321.51; 1 @ \$321.47); late charges (1 @ \$21.60; 3 @ \$26.17; 7 @ \$28.56); less a suspense balance of \$13.30;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Debtor(s) cure(s) the aforesaid arrearages by immediately forwarding a check in the sum of \$5,100.00 made payable to MidFirst Bank at 999 NW Grand Blvd., Oklahoma City, OK 73118 to be received on or before November 30, 2015; and

It is **ORDERED, ADJUDGED and DECREED** that the balance of arrears in the amount of \$4,077.86 be paid by the Debtor forwarding to the Secured Creditor, in addition to their regular monthly mortgage payment, the sum of \$ 679.65 per month for five months, and 1 payment of \$679.61, which additional payment shall begin January 1, 2016 and continue for a total of 6 months until the arrears outside the Debtor's plan are cured; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Debtor makes regular mortgage payments, outside the Chapter 13 Plan, beginning in January 1, 2016, directly to the Secured Creditor, MidFirst Bank, at 999 NW Grand Blvd., Oklahoma City, OK 73118. (Note: The amount of the monthly mortgage payment is subject to change according to the terms of the mortgage); and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that for the duration of the Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments or

Debtor:

Steven Jones

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**AMENDED ORDER REGARDING CURING OF ARREARS OUTSIDE  
THE CHAPTER 13 PLAN RESOLVING SECURED CREDITOR'S  
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cure payments are not made within thirty (30) days of the date said payment is due, the Secured Creditor may obtain an Order Vacating Automatic Stay As To Real Property by submitting a Certification to the Court indicating any such payment is more than thirty (30) days late; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that a copy of any application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that the Secured Creditor, MidFirst Bank, is hereby awarded reimbursement of fees in the sum of \$350.00, which is to be paid through the Debtor's Chapter 13 Plan.

In re:  
Steven Jones  
Debtor

Case No. 13-30816-KCF  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2017.

db +Steven Jones, 1053 Robin Court, Greenbrook, NJ 08812-1738

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 05, 2017

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,

bkggroup@kmlawgroup.com

Bruce C. Truesdale on behalf of Debtor Steven Jones brucectruesdalepc@gmail.com,

bctpcecf@gmail.com

Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,

bkggroup@kmlawgroup.com

Elysa D Bergenfeld on behalf of Creditor Mountainview at Greenbrook Condominium Association,

Inc. edb@ansellgrimm.com, rbl@ansellgrimm.com

Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,

bkggroup@kmlawgroup.com

Marlena Miller on behalf of Creditor Mountainview at Greenbrook Condominium Association,

Inc. mdiaz-Cobo@theassociationlawyers.com

TOTAL: 9